

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 16-29536
	§	
ELENA PICHARDO	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$550.00	Assets Exempt:	\$0.00
Total Distributions to Claimants:	\$2,574.91	Claims Discharged Without Payment:	\$9,339.20
Total Expenses of Administration:	\$898.70		

3) Total gross receipts of \$5,159.17 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$1,685.56 (see **Exhibit 2**), yielded net receipts of \$3,473.61 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$76,553.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$898.70	\$898.70	\$898.70
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$11,839.20	\$2,558.75	\$2,558.75	\$2,574.91
Total Disbursements	\$88,392.20	\$3,457.45	\$3,457.45	\$3,473.61

4). This case was originally filed under chapter 7 on 09/16/2016. The case was pending for 14 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/03/2017

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2016 Tax Refund	1224-000	\$5,159.17
TOTAL GROSS RECEIPTS		\$5,159.17

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
ELENA PICHARDO	Surplus Funds	8200-002	\$189.40
ELENA PICHARDO	Funds to Third Parties	8500-002	\$1,496.16
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,685.56

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Deutsche Bank	4110-000	\$76,553.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$76,553.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$868.40	\$868.40	\$868.40
David P. Leibowitz, Trustee	2200-000	NA	\$11.20	\$11.20	\$11.20
Green Bank	2600-000	NA	\$19.10	\$19.10	\$19.10
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$898.70	\$898.70	\$898.70

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	\$2,500.00	\$2,558.75	\$2,558.75	\$2,558.75
	Discover Bank	7990-000	\$0.00	\$0.00	\$0.00	\$16.16
	CMRE Financial	7100-000	\$1,033.00	\$0.00	\$0.00	\$0.00
	Fifth Third	7100-000	\$1,076.00	\$0.00	\$0.00	\$0.00
	ITX Healthcare	7100-000	\$25.00	\$0.00	\$0.00	\$0.00
	LabCorp	7100-000	\$27.00	\$0.00	\$0.00	\$0.00
	MacNeal Hospitals	7100-000	\$3,362.00	\$0.00	\$0.00	\$0.00
	Mukundini Mehta, MD	7100-000	\$977.00	\$0.00	\$0.00	\$0.00
	Nationwide	7100-000	\$50.00	\$0.00	\$0.00	\$0.00
	North American Partners	7100-000	\$83.20	\$0.00	\$0.00	\$0.00
	Penn Credit Corporation	7100-000	\$156.00	\$0.00	\$0.00	\$0.00
	US Bank	7100-000	\$2,500.00	\$0.00	\$0.00	\$0.00
	Village of Oak Park	7100-000	\$50.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$11,839.20	\$2,558.75	\$2,558.75	\$2,574.91

ASSET CASES

Case No.: 16-29536
Case Name: PICHARDO, ELENA
For the Period Ending: 11/3/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 09/16/2016 (f)
§341(a) Meeting Date: 10/11/2016
Claims Bar Date: 07/31/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Furniture	\$100.00	\$100.00	\$0.00	FA
2	Clothing	\$250.00	\$250.00	\$0.00	FA
3	Other Personal Items (unspecified)	\$200.00	\$0.00	\$0.00	FA
4	2016 Tax Refund (u)	\$0.00	\$3,663.01	\$5,159.17	FA
Asset Notes: Debtor's Pro-Rated Portion: \$1,496.16					

TOTALS (Excluding unknown value)

\$550.00

\$4,013.01

\$5,159.17

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

05/02/2017 2017 Reporting Period:

The Trustee intercepted Debtor's 2016 tax refund in the amount of \$5,159.17, of which \$3663.01 is property of the bankruptcy estate.

The claims bar date has been set for 7/31/17, after which the case will be ready for TFR.

Initial Projected Date Of Final Report (TFR): 04/22/2018

Current Projected Date Of Final Report (TFR):

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-29536
Case Name: PICHARDO, ELENA
Primary Taxpayer ID #: **_***9006
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/16/2016
For Period Ending: 11/3/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3601
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/27/2017		US Treasury	2016 Federal Tax Refund	*	\$5,159.17		\$5,159.17
	{4}		Estate Portion - 2016 Federal Tax Refund \$3,663.01	1224-000			\$5,159.17
	{4}		Debtor's Pro-Rated Portion - 2016 Federal Tax Refund \$1,496.16	1280-002			\$5,159.17
04/28/2017		Green Bank	Bank Service Fee	2600-000		\$1.07	\$5,158.10
05/01/2017	3001	ELENA PICHARDO	Debtor's Pro-Rated Portion - 2016 Tax Refund	8500-002		\$1,496.16	\$3,661.94
05/31/2017		Green Bank	Bank Service Fee	2600-000		\$6.45	\$3,655.49
06/30/2017		Green Bank	Bank Service Fee	2600-000		\$6.08	\$3,649.41
07/31/2017		Green Bank	Bank Service Fee	2600-000		\$5.50	\$3,643.91
10/03/2017	3002	David P. Leibowitz	Trustee Compensation	2100-000		\$868.40	\$2,775.51
10/03/2017	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$11.20	\$2,764.31
10/03/2017	3004	Discover Bank	Claim #: 1; Amount Claimed: \$2,558.75; Distribution Dividend: 100.00%;	*		\$2,574.91	\$189.40
			Claim Amount \$(2,558.75)	7100-000			\$189.40
			Interest \$(16.16)	7990-000			\$189.40
10/03/2017	3005	ELENA PICHARDO	Claim #: ; Amount Claimed: \$189.40; Distribution Dividend: 100.00%;	8200-002		\$189.40	\$0.00

SUBTOTALS

\$5,159.17

\$5,159.17

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Case No. 16-29536
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Primary Taxpayer ID #: **_***9006
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/16/2016
For Period Ending: 11/3/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3601
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
TOTALS:					\$5,159.17	\$5,159.17	\$0.00
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$5,159.17	\$5,159.17	
Less: Payments to debtors					\$0.00	\$189.40	
Net					\$5,159.17	\$4,969.77	

For the period of 9/16/2016 to 11/3/2017

Total Compensable Receipts: \$3,663.01
Total Non-Compensable Receipts: \$1,496.16
Total Comp/Non Comp Receipts: \$5,159.17
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,473.61
Total Non-Compensable Disbursements: \$1,685.56
Total Comp/Non Comp Disbursements: \$5,159.17
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the account between 04/27/2017 to 11/3/2017

Total Compensable Receipts: \$3,663.01
Total Non-Compensable Receipts: \$1,496.16
Total Comp/Non Comp Receipts: \$5,159.17
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,473.61
Total Non-Compensable Disbursements: \$1,685.56
Total Comp/Non Comp Disbursements: \$5,159.17
Total Internal/Transfer Disbursements: \$0.00

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Case No. 16-29536
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Primary Taxpayer ID #: **_***9006
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/16/2016
For Period Ending: 11/3/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3601
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$5,159.17

\$5,159.17

\$0.00

For the period of 9/16/2016 to 11/3/2017

Total Compensable Receipts: \$3,663.01
Total Non-Compensable Receipts: \$1,496.16
Total Comp/Non Comp Receipts: \$5,159.17
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,473.61
Total Non-Compensable Disbursements: \$1,685.56
Total Comp/Non Comp Disbursements: \$5,159.17
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 09/16/2016 to 11/3/2017

Total Compensable Receipts: \$3,663.01
Total Non-Compensable Receipts: \$1,496.16
Total Comp/Non Comp Receipts: \$5,159.17
Total Internal/Transfer Receipts: \$0.00

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Total Non-Compensable Disbursements: \$1,685.56
Total Comp/Non Comp Disbursements: \$5,159.17
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

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